

Amendments to the Specification:

Please add the following new paragraphs beginning at page 2, line 31:

FIG. 8 is a front perspective view of a greeting card in accordance with another embodiment of the invention.

FIG. 9 is a front perspective view of a greeting card in accordance with a further embodiment of the invention.

FIG. 10 is a front perspective view of a greeting card in accordance with an embodiment of the invention.

Please replace the paragraph beginning at page 5, line 12 with the following amended paragraph:

The holding structure 160 may also include a retention element (not shown in FIG. 1), which operates to releasably retain the gift card 180. For example, the handles 168 of the bag structure 160 may be adapted to be tied, snapped together, or otherwise secured so as to retain the gift card 180 in the bag structure 160. Alternately, the dimensions and pleating in the bag structure 160 may be adapted to frictionally hold the gift card 180 of a predetermined size. As shown by way of example in FIG. 6, [[A]] adhesive tape 163 with a release liner 164 or other conventional affixation means may be installed within the bag structure 160 to allow a gift-giver to releasably secure the gift card 180 in the bag structure 160 before presenting the greeting card 100 to the recipient.

Please replace the paragraph beginning at page 6, line 13 with the following amended paragraph:

Furthermore, any number of folds or panels may be incorporated into the gift card construction. For instance, additional panels or folds may be used to create a tri-panel card construction. In one example shown in FIG. 8, the front and rear panels 120 and 140 may be interconnected with an intermediate panel 135 such that one fold line 136 connects the front

panel 120 and the intermediate panel 135 and another fold line 137 connects the rear panel 140 and the intermediate panel 135.

Please replace the paragraph beginning at page 6, line 25 with the following amended paragraph:

Other embodiments of the holding structure 160 may have a construction and appearance other than the collapsible bag structure shown in FIG. 1. For instance, an envelope structure that is configured to retain a prepaid gift card may be attached to the front surface 122 of the front panel 120, as shown in FIG. 9. The envelope structure 260 may have the appearance of miniature envelope (e.g., smaller than the typical letter-sized envelope), including a flap portion 268 that is hingedly connected along a fold line 269. The flap portion 268 may be adjusted to a sealed position where the contents (e.g., gift card 180) of the envelope structure 260 are retained therein. The envelope structure 260 may be attached to the front panel 120 using adhesive or other attachment means such that the flap portion 268 faces forward of the front panel 120 and may be freely adjusted about the envelope fold line 269 to the sealed position.

Please replace the paragraph beginning at page 7, line 4 with the following amended paragraph:

In another example shown in FIG. 10, a box structure 360, rather than the collapsible bag structure, may be attached to the front panel 120 of the greeting card 100. The box structure 360 may be capable of retaining a prepaid gift card 180 and may have the appearance of a miniature gift box that is adorned with colored paper, ribbon, and other decorations. The box structure 360 may include an open top surface that is covered using a lid 368. The lid 368 may be hingedly attached to (refer to FIG. 10) or separable from the box structure. The box structure 360 may be attached to the front panel 120 of the greeting card 100 such that the lid 368 is adjustable to uncover the open top surface and reveal the contents therein (e.g., gift card 180). In some embodiments the box structure 360 may be attached to the front panel using adhesive or other

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attachment means. Alternatively, the box structure may be formed integrally with the front panel so that the box structure is positioned forward of the front surface 122 of the front panel 120.